

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DONNA M. DELBIONDO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-70635 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/31/2020 and confirmed on 3/8/21 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		41,270.88
Less Refunds to Debtor	209.72	
TOTAL AMOUNT OF PLAN FUND		41,061.16

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,700.00	
Trustee Fee	1,906.39	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,606.39

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC	0.00	35,778.82	0.00	35,778.82
	Acct: 3624				
					35,778.82

Priority					
	JAMES R HUFF II ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DONNA M. DELBIONDO	0.00	0.00	0.00	0.00
	Acct:				
	DONNA M. DELBIONDO	209.72	209.72	0.00	0.00
	Acct:				
	SULLIVAN FORR ET AL **	0.00	0.00	0.00	0.00
	Acct:				
	FORR STOKAN HUFF KORMANSKI & NAU	2,700.00	2,700.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	MIDLAND CREDIT MANAGEMENT INC	3,343.34	66.87	0.00	66.87
	Acct: 0909				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	6,962.95	139.26	0.00	139.26
	Acct: 7541				
	DISCOVER BANK(*)	14,969.21	299.38	0.00	299.38
	Acct: 3925				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	7,228.42	144.57	0.00	144.57
	Acct: 6249				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	1,293.41	25.87	0.00	25.87
	Acct: 4624				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4823				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA**	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
Acct:					
					675.95
TOTAL PAID TO CREDITORS					36,454.77
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	0.00				
UNSECURED	33,797.33				

Date: 08/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

IN RE:

DONNA M. DELBIONDO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-70635 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Donna M. DelBiondo
Debtor

Case No. 20-70635-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Aug 27, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:

Recip ID	Recipient Name and Address
db	+ Donna M. DelBiondo, 3875 Juniata Gap Road, Altoona, Altoona, PA 16601-7434

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2024 23:41:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15326053	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2024 00:02:50	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
15326054	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2024 00:01:52	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15329281	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 27 2024 23:41:49	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15326055	Email/Text: mrdiscen@discover.com	Aug 27 2024 23:42:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
15327521	Email/Text: mrdiscen@discover.com	Aug 27 2024 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15326056	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 28 2024 00:01:49	JP Morgan Chase Bank, NA, P.O. Box 15258, Wilmington, DE 19850
15326057	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 27 2024 23:41:07	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
15331875	+ Email/Text: RASEBN@raslg.com	Aug 27 2024 23:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15326058	Email/Text: pitbk@weltman.com	Aug 27 2024 23:43:00	Matthew W. Pomy, Esquire, WELTMAN, WEINBERG & REIS CO LPA, 436 7th Avenue, Ste. 2500, Pittsburgh, PA 15219-1842
15326059	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 23:44:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15332584	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 23:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15326060	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 27 2024 23:45:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15330869	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 27 2024 23:45:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15326264	^ MEBN		

District/off: 0315-7

User: auto

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Date Rcvd: Aug 27, 2024

Form ID: pdf900

Total Noticed: 17

Aug 27 2024 23:37:11

Synchrony Bank, c/o of PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

15326061 + Email/Text: BAN5620@UCBINC.COM

Aug 27 2024 23:43:00

United Collection Bureau, Inc., 5620 Southwyck
Blvd., Toledo, OH 43614-1501

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15331876	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
James R. Huff, II	on behalf of Debtor Donna M. DelBiondo jhuff@sfshlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6